



Group Insurance  
Commission  
**BENEFITS**  
For All Seasons

# FOR YOUR BENEFIT

Published quarterly by the GROUP INSURANCE COMMISSION  
for active and retired employees of the Commonwealth of Massachusetts

Argeo Paul Cellucci, Governor  
Jane Swift, Lieutenant Governor

Dolores L. Mitchell, Executive Director

*Winter 2001*

GROUP INSURANCE COMMISSION  
*Providing Massachusetts State  
Employees, Retirees, and Their  
Dependents with Access to  
Quality Health Care at a  
Reasonable Cost*

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## GIC Takes a Stand -- Advocates For Improved Patient Safety

**S**tarting July 1, 2001, all GIC health plans will begin reporting inpatient safety information on key indicators. At October's Commission meeting, the Commission voted to require plans to provide information relating to hospital-based safety measures. We will eventually provide this information to you to assist you with your health care decision making.

In late 1999, the Institute of Medicine (IOM) reported that 44,000 to 98,000 Americans die each year as the result of preventable medical errors. Using the IOM's most conservative number, medical errors are the eighth leading cause of death, killing more Americans than automobile accidents. Extrapolating from these numbers, 39 to 89 state employees, retirees, or their family members die each year from preventable medical errors.

As one of Massachusetts' largest health care purchasers, we are taking a leading role in tackling this problem. The GIC adopted standards for the new health plan

contracts that will begin in July, corresponding to those developed by the Leapfrog Group, a national coalition of large employers who are addressing patient safety. "These standards save lives," said Dolores L. Mitchell, GIC Executive Director. "We have an obligation to our enrollees, and the citizens of the Commonwealth, to take a stand now, rather than later."

Beginning with the next fiscal year, GIC health plans will provide data to track the following three standards:  
Computerized entry of prescriptions in the hospital: As described in the IOM's "To Err is Human", 7000 people die each year as the result of medication errors. More than one million  
*(continued on page two)*

**Annual  
Enrollment is  
April 9 - May 11  
See What This  
Means to You on  
Page Three**

# GIC Takes Stand on Patient Safety --

*Continued from Page One*

serious medication errors occur every year in U.S. hospitals according to the Leapfrog Group. Computerized medication ordering (CPOE) has been shown to reduce serious prescribing errors by more than 50 percent. A Leapfrog Group study estimates that implementation of CPOE systems at all non-rural hospitals could prevent over 500,000 serious medication errors each year.

## Physician Staffing in Intensive Care Units (ICU):

ICUs and operating rooms are the highest risk areas in hospitals: 500,000 patients die in ICUs each year according to the Leapfrog Group. They estimate that ICU staffing by physicians certified in critical care medicine can reduce ICU mortality by 50,000 in metropolitan areas alone.

## Hospital volume for seven complex treatments:

Obtaining care for certain high risk procedures at hospitals that are not experienced in handling them increases a patient's risk of dying by 26%, according to a 1999 study published in the New England Journal

of Medicine. The following are the procedures that GIC's health plans will track by hospital by volume:

- Coronary artery bypass
- Coronary angioplasty
- Abdominal aortic aneurysm repair
- Carotid endarterectomy
- Esophageal cancer surgery
- Delivery with expected birth weight under 1500 grams or gestational age under 32 weeks
- Delivery with prenatal diagnosis of major congenital anomalies

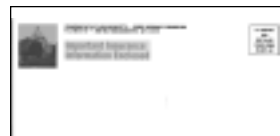
In addition to saving lives, these initiatives also lower health care costs. The IOM reported that medical errors cost the nation's health care system an estimated \$8.8 billion annually. A 1996 Brigham and Women's Hospital study indicated that preventable adverse drug events occur in nearly two percent of its admissions. Added costs of \$4500 per event result from longer stays and additional treatment. To its credit, the hospital has made great strides in installing CPOE error-prevention systems described above.

## GIC Benefit Statements Mailed End of January

**C**heck your mail at the end of January. The GIC will be mailing you a personalized Benefit Statement. You can't miss it. It comes in a bright yellow envelope.

Review your GIC benefit statement carefully. Is everything on it correct? Be sure all of your GIC records are up-to-date to ensure correct coverage, uninterrupted service, and correct disbursement of life insurance benefits for you and your dependents. If anything is incorrect, forms are included with the statement for you to make changes. If everything is correct, you do not need to do anything. File the statement with your important records.

During Annual Enrollment, if you have been tobacco-free for at least 12 months, and you are enrolled in optional life insurance, you may apply for reduced rates during annual enrollment. Your non-smoker status change will become effective July 1, 2001.



Similar to last year, there will be a retirement worksheet on the back of the Active Employee Benefit statement.

Developed in conjunction with the State Retirement Board, this worksheet gives active non-authority employees an estimate of their State Retirement Benefits.

**Come to GIC's Public Hearing  
Wednesday, February 7, 2001**

**10:00 AM - Noon**

Minihan Hall, 6<sup>th</sup> Floor  
Charles F. Hurley Building  
19 Staniford Street, Boston

*All state employees and retirees are welcome to attend this annual meeting where the GIC will describe prospective benefit changes and attendees are invited to express their views.*

# Weigh Your Choices During Annual Enrollment April 9 to May 11, 2001

## What's Annual Enrollment?

During Annual Enrollment you may change your health plan or optional life insurance status.

Active employees, if eligible, can also:

- Apply for optional life and/or long term disability insurance (or at anytime during the year)
- Enroll in GIC Dental/Vision Plan (only non-union employees)
- Opt in or out of pre-tax health care premium deductions

Enrollees insured on June 1, 1993 can elect to buy-out their health plan.

## When Do My Changes Go Into Effect?

If approved, all changes go into effect beginning July 1, 2001.

## How Do I Decide What Plan Is Best for My Family and Me?

The GIC's annual Benefit Decision Guide provides an easy-to-understand overview of benefit changes, health plan choices, and other annual enrollment options. This year's guide will also include a worksheet to assist you with making your decision. As the GIC is in the process of reviewing bids for our PPO, HMOs, Life Insurance and Vision Plan, the Guides will include invaluable updated information on all of these programs, and the successful bidders, to assist you with your selections.

We will distribute the Benefit Decision Guides at the end of March. Retirees receive their guides at home by mail. The GIC surveyed all agencies to find out if they preferred receiving the guides at the agency, or whether they wanted the GIC to mail these to employees' homes. The majority of agencies elected to continue distributing the guides. Therefore, as was the case last year, active employees will receive their guides at their agencies. Be sure to bring your guide home so that your family members can be involved in your decisions.

The GIC also encourages you to attend our health fairs, located throughout the state during Annual Enrollment. The health fairs offer an opportunity to

meet with plan representatives to ask questions and find out more about your options. Last year's Saturday Health Fairs were well received, and we will offer them again this year. We will publish the health fair schedule in our Spring FYB newsletter, Benefit Decision Guides, our web site, and on posters distributed to all agencies.



## How Do I Change My Benefits?

Ask your GIC Coordinator (or, if you are a retiree, write to the GIC) for the forms you need: Insurance Enrollment/Change Form (includes optional life insurance and Long Term Disability), Individual HMO or PPO Enrollment form, Health Insurance Buy Out Election Form, Pre-Tax Premium Deduction Election Not to Participate Form, and/or Dental/Vision Enrollment/Change form. If you are a current, not newly hired employee, a medical form is required for enrollment in LTD and Optional Life Insurance. All forms are also available at the health fairs.



*The GIC was recognized for supporting the Commonwealth of Massachusetts Employees Charitable Campaign (COMECC). One hundred percent of GIC's staff contributed to COMECC in FY 2000, supporting a variety of private, non-profit health, human services, and environmental organizations. The GIC was one of fifteen agencies realizing a 100% participation rate and also ranked eighteenth in the amount contributed per employee. The GIC, seeking a repeat performance in FY 2001, invited Ms.*

*Margaret Murphy, Assistant Director for the Hospice Federation, to speak about their work assisting dying patients and their families at its November COMECC breakfast. The Hospice Federation is one of the many non-profit organizations that receive funding through COMECC. Pictured with Ms. Murphy is Bill Hilliker, GIC Director of Administrative Services.*

## GIC ID Number

Active employees may use a number other than their Social Security Number for their GIC identification number. If you are an active employee and wish to have a different number, please request the change in writing, along with your full name, address and Social Security Number. Write to Nancy Bolduc, Director of Operations and Services, Group Insurance Commission, PO Box 8747, Boston, MA 02114-8747.

# Help Is Available to Kick the Habit



If you are one of the 48 million adult smokers, and you want to quit, your health plan can help.

## The reasons to stop smoking are compelling:

- Tobacco use causes one in five U.S. deaths according to the American Cancer Society's Cancer Prevention Study
- Half of continuing smokers die prematurely from smoking, and half of these people die in middle age, ages 35 to 69, losing an average of 20 to 25 years of life expectancy
- Other side effects of smoking may include cataracts, wrinkled skin, and an increased risk of osteoporosis
- Women who smoke have special health risks including damaging effects on reproductive health, reduced fertility, and early menopause

## Family members also suffer

- Non-smoking spouses have a 30% greater risk of developing lung cancer from second-hand smoke
- Smoking during pregnancy can cause problems such as miscarriage, low birth weight, and premature delivery.
- Children exposed to smoking parents run the risk of SIDS (crib death), asthma, and chronic ear infections

## Even if you have smoked for years, it's not too late to reap the benefits of quitting:

According to the 1990 US Surgeon General report:

- People who quit, regardless of age, live longer than people who continue to smoke
- Smokers who quit before age 50 have half the risk of dying in the next 15 years compared with those who continue to smoke
- Quitting smoking substantially decreases the risk of lung, laryngeal, esophageal, oral, pancreatic, bladder, and cervical cancers, as well as coronary heart disease and cardiovascular disease
- For women who quit prior to pregnancy or within the first trimester, the risk for having a low birth weight baby is reduced to that of a woman who has never smoked.

That's not to say it's easy to quit. The National Comorbidity Survey showed that teenage use to addiction conversion rates were similar between tobacco and cocaine, 23.6% versus 24.5%, respectively.

Your physician can be instrumental in assisting you with quitting. When doctors advise patients to quit smoking, cessation rates increase by 30% according to the National Committee for Quality Assurance (NCQA). Because of this relationship, NCQA added "Advising Smokers to Quit" to its HEDIS 2000 performance measurement reporting requirements for Health Maintenance Organizations. HMOs reported the percentage of their patients who smoked during the past year whose doctor told them to quit. Your doctor knows you, your health habits and your health history and is therefore uniquely qualified to advise you about quitting smoking. (The GIC will provide our HMOs' HEDIS report card information during annual enrollment.)

## The following GIC health plans offer additional assistance:

### Tufts HMO and Commonwealth PPO: Smoking Cessation Program for Pregnant Enrollees:

Enrollees work in partnership with a trained counselor by phone to set a quit date and develop a plan to help the enrollee in her effort to quit. Enrollees also receive self-help materials and information tailored to their specific needs. Wellness Benefit: Enrollees receive a 30% discount off the regular price of an approved program through participating hospitals and fitness centers. Fallon Community Health Plan: Group sessions are offered in the Worcester area, and are tailored to individual needs. Call Emily Eaton for the orientation session schedule: 1-800-891-2300 ext. 51006.

Harvard Pilgrim Health Care: One Step at a Time for Adolescents: a set of three gender-specific booklets designed for adolescents. Cost is \$4.00 including postage and handling. Call 1-800-287-9793 for more information. One-on-One: A self-help audiotape and telephone counseling program. Call 1-800-422-9638 for more information.

CIGNA HealthCare: Free Living Smoke-Free Resource kit: includes a list of community smoking-cessation programs and support groups and tips to help you quit. Call 508-849-4231. Healthy Babies® program for pregnant women, 1-800-922-8380 ext. 4346.

## For other resources, check out the Internet:

Center for Disease Control: [www.cdc.gov/tobacco](http://www.cdc.gov/tobacco), Massachusetts Department of Public Health: [www.trytostop.org](http://www.trytostop.org), American Cancer Society: [www.cancer.org](http://www.cancer.org), and American Lung Association: [www.lungusa.org](http://www.lungusa.org).



# DO IT Diabetes Program Garners Rave Reviews and Results

**T**he GIC Indemnity Plan's DO IT Diabetes Program, which debuted in FY 2000, has garnered rave reviews. More importantly, it has improved participants' health. The program, designed for patients having difficulty managing their diabetes, includes 3 1/2 days of outpatient training at the Joslin Clinic in Boston. Intensive education and support assists patients with controlling their blood sugar levels, a measurement that indicates risk for heart disease and stroke. Overall, the DO IT Program resulted in improved member control of blood sugar levels. The average Hb-A1c level decreased 1.6 points to 8.9.

"I want to thank GIC for making this available to me. I found out a great deal. More insurance companies should offer this program."

G. Eisenberg, Malden, MA

"It allowed me to learn about details that I didn't think to ask about when I first became diagnosed. This course brought me up to date with new advances that are occurring with this disease and the treatments being offered. The Joslin team ...gave me better control of my blood sugars. I left feeling more inspired to manage my disease."

P. Griffin, Malden, MA

"Perhaps the four most useful days of my life."

G. Riley, Medford, MA

"I came away from my workshop having met many wonderful people, who cared about my condition. I was taught proper dieting, what low and high blood (sugar) levels are. I know what foods to keep on hand to raise my glucose levels. I know that walking and exercise lower these levels. I was taught to count carbohydrates. I was given my own personal diet plan. I know that my health overall will improve and that I will manage diabetes. This is a wonderful feeling for me to be in control of me. I learned this all in my DO IT program," P.A. Ryan, Medford, MA

"Excellent program! Great staff — non-judgmental, respectful, empowering. Important for anyone with diabetes."

E. Banta, Watertown, MA

## Benefit Access



<i>GIC Indemnity Plan, GIC Indemnity Plan PLUS, Indemnity OME</i>	1-800-442-9300 <a href="http://www.plusaccess.com">www.plusaccess.com</a>
<i>Commonwealth PPO (Tufts)</i>	1-800-870-9488 <a href="http://www.tufts-healthplan.com">www.tufts-healthplan.com</a>
<i>CIGNA HealthCare, CIGNA CentralCare</i>	1-800-244-1870 <a href="http://www.cigna.com">www.cigna.com</a>
<i>Fallon Community Health Plan, Fallon Senior Plan Preferred</i>	1-800-868-5200 <a href="http://www.fchp.org">www.fchp.org</a>
<i>Harvard Pilgrim Health Care, GIC Retiree Plan First Seniority</i>	1-800-542-1499 <a href="http://www.harvardpilgrim.org">www.harvardpilgrim.org</a> 1-800-238-6420
<i>Health New England, Health New England Medrate</i>	1-800-842-4464 <a href="http://www.healthnewengland.com">www.healthnewengland.com</a>
<i>Neighborhood Health Plan</i>	1-800-433-5556 <a href="http://www.nhp.org">www.nhp.org</a>
<i>Tufts Health Plan, Tufts Medicare Complement, Tufts Secure Horizons</i>	1-800-462-0224 <a href="http://www.tufts-healthplan.com">www.tufts-healthplan.com</a> 1-800-246-2400
<i>Indemnity and PPO Mental Health - UBH</i>	1-888-610-9039 <a href="http://www.unitedbehavioralhealth.com">www.unitedbehavioralhealth.com</a>
<i>Indemnity and PPO Prescription Drugs - Express Scripts</i>	1-877-828-9744 <a href="http://www.express-scripts.com">www.express-scripts.com</a>
<i>The Hartford (LTD Insurance)</i>	1-800-322-6222 Not available
<i>Medicare</i>	1-800-633-4227 <a href="http://www.medicare.gov">www.medicare.gov</a>
<i>State Retirement Board</i>	1-617-367-7770 <a href="http://www.state.ma.us/treasury/srb.htm">www.state.ma.us/treasury/srb.htm</a>
<i>Group Insurance Commission</i>	1-617-727-2310 <a href="http://www.state.ma.us/gic">www.state.ma.us/gic</a>
<i>GIC TDD/TTY Access</i>	1-617-227-8583

## Benefits Only for Staff in Legislature, Executive Offices, and Managers

<i>Delta Dental</i>	1-800-553-6277 <a href="http://www.deltamass.com">www.deltamass.com</a>
<i>SightCare</i>	1-800-595-9881

**For Your Benefit** is published quarterly by the  
Massachusetts GROUP INSURANCE COMMISSION  
Dolores L. Mitchell, Executive Director  
Cynthia McGrath, Editor

# Tackling Your New Year's Resolution To Lose Weight



It's that time of year again. The pounds have crept on during the holidays and you're ready to take them off. Half of the population is now overweight, and if you're too heavy, and can stay motivated, losing weight reaps many rewards. Being overweight is strongly associated with a greater risk of heart disease, high cholesterol, high blood pressure, diabetes, osteoarthritis, stroke, and some cancers. Obese people have a significant risk of dying early, even if they don't smoke and are otherwise healthy, according to a recent New England Journal of Medicine study.

## Tips to Lose Weight:

- Talk with your doctor about an appropriate diet and exercise program - one that suits you and that you can maintain.
- Exercise is essential - exercise builds muscle, which burns more calories than fat, even when not exercising. Also, people who exercise are most likely to keep weight off. And, exercise can reduce anxiety and stress and raise self-esteem, making you less likely to overeat.
- Get up and move - walk instead of driving short distances. Take the stairs instead of the elevator. Be active instead of watching television.
- Reduce your portion size -if it's not on the plate, you're less likely to eat it. Consider smaller meals throughout the day.

- Include adequate sleep time in your schedule - sleep deprivation leads to lower sugar metabolism and higher levels of cortisol, a stress hormone.
- Keep a journal of what you eat.

Keep in mind that half of the population is not overweight. If you have body self image problems or an eating disorder, contact your health plan for support. GIC Indemnity Plan and Commonwealth PPO members should contact United Behavioral Health directly. See page 5 in this newsletter for the UBH phone number and web site information.

If you are a manager or supervisor and need eating disorder help for an employee, contact Susan Cooper for Employee Assistance Program (EAP) Benefits 781-768-2277. (The GIC provides EAP benefits to all state managers, and in some instances entire agencies, at no cost to the individual agency.) Ms. Cooper can provide assistance with managing problem employees, stress management seminars, critical incident debriefings, and mental illness or substance abuse assistance.

## Senator Moore Presents GIC Senate Citation for Its Patient Safety Efforts

Senator Richard T. Moore (D-Uxbridge) awarded and presented a Senate Citation to the Group Insurance Commission at the December Commission meeting. Senator Moore, Chair of the Joint Committee on Health Care, applauded the Commission's leadership on pushing providers to improve patient safety. The GIC will require its plans to provide information relating to hospital-based safety measures beginning July 1, 2001.

The citation, passed unanimously by the Senate on October 30, 2000, congratulates the GIC for its commitment to improving patient safety and reducing medical errors in the Commonwealth. GIC's

Executive Director, Dolores L. Mitchell, said, "The GIC appreciates Senator Moore's tremendous support and interest in patient safety. We were particularly pleased that he came to the Commission meeting to present the citation in person."



*Senator Richard T. Moore stated that the GIC's patient safety initiatives will save lives, reduce hospital stays, and lower health care costs.*

## On-line Prescription Drug Refills

**G**IC Indemnity Plan, Commonwealth PPO, Tufts HMO, and CIGNA HealthCare members can access their prescription drug program on-line. Obtain your mail-order prescription drug refills by using the following web sites. (Note that the initial prescription must first be filled using your plan's mail order envelope.) You can also check the status of mail or Internet orders.

Call your health plan, or visit their web site for more information (see page five):

**Express-Scripts Program for GIC Indemnity Plan and Commonwealth PPO members:**

[www.express-scripts.com/members](http://www.express-scripts.com/members)

**Tufts Health Plan:**

[www.pcsrx.com](http://www.pcsrx.com)

**CIGNA HealthCare:**

[www.teldrug.com](http://www.teldrug.com)



### Letters to the Editor

"It was a lucky day for me when I started working for the Commonwealth of

Massachusetts. My state pension check added to my Social Security check is a great help to me. Your Benefits information is a great help...Belinda (an Express-Scripts representative) was helpful and caring...My thanks to GIC and to UniCare," F. Dalrymple, Worcester, MA

"It is a great comfort to have an insurance so reliable. No matter when I have called, or what question I have asked, your telephone people have always been very polite and patient and helpful. I also got the same response when I had cause to call Express Scripts. We can't praise or express our appreciation of your whole operation enough," M. & C. Denault, West Palm Beach, FL

"Why is it when you retire, no eye glass or dental benefit (is available on) some kind of group plan (basis) you pay for. I would think someone on the staff would be interested in looking into this — remember you will retire some day", R. Pileggi, Leicester, MA

*Editor's Note: Legislation was passed in July authorizing the GIC to study the feasibility of a retiree pay all dental program. The GIC has contracted with Boston Benefits Partners, a consulting firm with significant experience in dental benefit plan design, to determine whether a retiree-pay-all plan can be developed that would be affordable for retirees. The GIC is working closely with the Retired State County and Municipal Employees Association of Massachusetts to keep retirees informed of the results of this study, which are expected to be available in March.*

"This is to congratulate and commend the Group Insurance Commission for implementing the following proactive programs which are designed to help maintain and improve the health of the participants: (UniCare's) Premier Health, Healthtrac, MedCall. Each of these programs provides the participant with accurate, authoritative, and up-to-date information, which fully addresses (patient) questions and concerns. The personnel employed in these programs are readily accessible and they provide the participant with printed materials, web sites, and helpful suggestions to discuss with the participant's doctors. I want to express my thanks to the GIC for having these programs because they provide me with information that helps me to maintain good health. Moreover, I enjoy participating in them",

M. Lieberman, Woburn, MA

The GIC welcomes your feedback. We will include selected letters in our newsletter. Or, submit a letter and request that we not reprint it. The GIC reserves the right to edit your comments for clarity and space considerations. All letters must be signed with your name and address.

*Send Letters to the Editor to: Cynthia McGrath, Editor, For Your Benefit, Group Insurance Commission, P.O. Box 8747, Boston, MA 02114-8747.*

## E-mail Reminder

The GIC is an advocate of the benefits of the Internet and is working diligently on expanding its web site. However, due to privacy, confidentiality, and tracking concerns, the GIC cannot accept complaints, appeals, or insurance change requests by e-mail at this time.

## KEEP IN MIND...

### PLEASE REMEMBER TO NOTIFY THE GIC IF YOU:

- ✓ Have a baby
- ✓ Add dependents or spouse
- ✓ Get divorced
- ✓ Move

Active employees must notify the Group Insurance Coordinator where they work of family changes. Retirees must call their health plan and notify the GIC in writing.

### DEPENDENT COVERAGE

Unmarried dependent coverage ends at the end of the month the dependent turns 19. If the dependent is a full-time student, the State insured must apply to the GIC for student coverage and, if approved, must recertify student eligibility twice a year.

*For additional information, call the Group Insurance Commission 617-727-2310 extension 801.*



## BEFORE YOU RETIRE

Three months before you retire from state service, be sure to do the following:

- 1) For retirement counseling, call or visit the State Retirement Board at 617-367-7770, One Ashburton Place in Boston. See their web site at [www.state.ma.us/treasury/srb.htm](http://www.state.ma.us/treasury/srb.htm).
- 2) Evaluate your health and optional life insurance options. Complete and submit the corresponding GIC forms available through your worksite's GIC Coordinator.
- 3) Call or visit your local Social Security Office (see phone book blue pages, or go to [www.ssa.gov](http://www.ssa.gov)) for Social Security & Medicare Benefits eligibility. Fill out and submit the forms.

This will help ensure seamless health, life insurance, and retirement benefits until your retirement is approved.

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